

In re:  
Luis Angel Santos Gutierrez  
Debtor

Case No. 25-10829-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 1

Date Rcvd: Jun 13, 2025

Form ID: 211

Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2025:**

Recip ID	Recipient Name and Address
db	+ Luis Angel Santos Gutierrez, 522 Fern Avenue, Reading, PA 19611-1910

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 15, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2025 at the address(es) listed below:**

**Name** **Email Address**

BRENNNA HOPE MENDELSONH on behalf of Debtor Luis Angel Santos Gutierrez tobykmendelsohn@comcast.net

DENISE ELIZABETH CARLON on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com

ROBERT W. SEITZER rseitzer@karalislaw.com PA93@ecfcbis.com;jhysley@karalislaw.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re:

Chapter: 7

Luis Angel Santos Gutierrez

Debtor(s)

Case No: 25-10829-pmm

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***ORDER***

AND NOW, 6/13/25 , the debtor having failed to file either a certificate regarding completion of a course in personal financial management, see 11 U.S.C. § 727(a)(11); see also Bankruptcy Rule 4004, or a request for a waiver from this requirement. 11 U.S.C. § 109(h)(4),

And the certificate regarding personal financial management was due, see Bankruptcy Rule 1007(c),

Accordingly, it is hereby ORDERED that the debtor shall have until 6/27/25 to file a certificate regarding completion of an instructional course concerning personal financial management or a request for a waiver

from such requirement. If the debtor fails to do so, then this case may be closed, without further notice or hearing, and without the debtor receiving his/her chapter 7 discharge. See Advisory Committee Note to Fed. R. Bankr. P. 4004.

For The Court

Patricia M. Mayer

Judge, United States Bankruptcy  
Court